

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MARYLAND**
Southern Division

CRYSTAL LONG,

Plaintiff,

v.

**PENDRICK CAPITAL PARTNERS II,
LLC, et al.,**

Defendants.

*

*

*

*

*

*

*

*

*

*

*

*

*

*

*

*

*

*

Case No.: GJH-17-1955

ORDER

For the reasons stated in the accompanying Memorandum Opinion, it is hereby ordered
by the United States District Court for the District of Maryland that:

1. The parties' motions to seal, ECF Nos. 47, 59, and 67 are **GRANTED**;
2. Plaintiff's Motion for Partial Summary Judgment, ECF Nos. 45 & 46, is **GRANTED** in part and **DENIED** in part, specifically:
 - a. The motion is granted as to Defendant Ability's liability for violating the Fair Credit Reporting Act (FCRA) by negligently failing to conduct a reasonable investigation into Plaintiff's disputes and by reporting inaccurate verifications of the Emcare debt; and
 - b. The motion is granted as to Defendant Ability's liability for §1692e violations of the Fair Debt Collection Practices Act (FDCPA).
 - c. The motion is denied as to the amount of actual damages Plaintiff experienced for Defendant Ability's negligent FCRA violations, Defendant Ability's liability for willful FCRA violations and violations under § 1681s-2(a), FDCPA violations under §1692f, and Defendant Pendrick's vicarious liability under the FDCPA.
3. Defendant Pendrick's Cross Motion for Summary Judgment, ECF Nos. 55 & 60, is **GRANTED** in part and **DENIED** in part, specifically:
 - a. The motion is granted as to Plaintiff's defamation, Maryland Consumer Debt Collection Act (MCDCA), and Maryland Consumer Protection Act claims against Defendant Pendrick; and

- b. The motion is denied as to Plaintiff's FDCPA claim against Defendant Pendrick.
- 4. Defendant Ability's Cross Motion for Summary Judgment, ECF No. 57, is **GRANTED** in part and **DENIED** in part, specifically:
 - a. The motion is granted to the extent that Plaintiff seeks to maintain claims under the FCRA § 1681s-2(a) and on Plaintiff's MCDCA § 14-202(8) claim.
 - b. The motion is denied as to all other issues.
- 5. The parties are directed to contact chambers to schedule a date for a status call.

Dated: March 18, 2019

/s/ _____
GEORGE J. HAZEL
United States District Judge